

**Information to identify the case:**

Debtor 1	<b>JOHN BAVARO</b>	Social Security number or ITIN	xxx-xx-9058
	_____ First Name Middle Name Last Name	EIN	--_____ _____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	--_____ _____
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-15241-RG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

JOHN BAVARO

5/26/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
JOHN BAVARO  
Debtor

Case No. 17-15241-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 26, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	+ JOHN BAVARO, 36 Star Lake Road, Bloomingdale, NJ 07403-1220
cr	+ Specialized Loan Servicing, LLC as servicing agent, POB 340514, Tampa, FL 33694-0514
516707514	+ Ally Financial, Inc., Ally Detroit Center, 500 Woodward Avenue, Detroit, MI 48266-0001
516707517	+ Cheryl Bavaro, 36 Star Lake road, Bloomingdale, NJ 07403-1220
516707521	+ TD Bank, PO Box 16029, Lewiston, ME 04243-9507
516707520	TD Bank, Route 70, Marlton, NJ 08053
516937652	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz & Hertz L, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
516707522	+ U.S. Bank Nat'l Assoc., Trustee, Attn: Milstead & Associates, 1 E. Stow Road, Marlton, NJ 08053-3118

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 26 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 26 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ EDI: RMSC.COM	May 27 2022 00:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516707510	EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Auto, PO Box 380902, Minneapolis, MN 55438-0902
516707511	EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Bank, Payment Processing Center, PO Box 9001951, Louisville, KY 40290-1951
516707512	+ EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Bank, PO Box 951, Horsham, PA 19044-0951
516743455	EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519277859	+ EDI: AISACG.COM	May 27 2022 00:38:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516742963	EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516707513	+ EDI: GMACFS.COM	May 27 2022 00:38:00	Ally Financial, P. O. Box 380901, Minneapolis, MN 55438-0901
516707516	+ EDI: CAPITALONE.COM	May 27 2022 00:38:00	Capital One Bank, Corporate Headquarters, 1680 Capital One Drive, Mc Lean, VA 22102-3407
516707515	+ EDI: CAPITALONE.COM	May 27 2022 00:38:00	Capital One Bank, 1680 Capital One Drive, Mc

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			Lean, VA 22102-3407
516707518	+ Email/PDF: creditonebknotifications@resurgent.com	May 26 2022 20:45:15	Credit One Bank, 585 E Pilot Rd, Las Vegas, NV 89119-3619
516707519	+ Email/Text: PBNCNotifications@peritussservices.com	May 26 2022 20:41:00	Kohl s Department Store, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
516818953	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 20:45:24	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516876926	+ EDI: RECOVERYCORP.COM	May 27 2022 00:38:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516941380	EDI: PRA.COM	May 27 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517935556	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 26 2022 20:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516708862	+ EDI: RMSC.COM	May 27 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516892768	EDI: TDBANKNORTH.COM	May 27 2022 00:38:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105
518509150	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 26 2022 20:41:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516830745	+ EDI: WFFC.COM	May 27 2022 00:38:00	U.S. Bank National Association, as Trustee, c/o Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516707523	+ EDI: WFFC.COM	May 27 2022 00:38:00	Wells Fargo, Law Department, MACA194-263, 45 Fremont Avenue, 26th Floor, San Francisco, CA 94105-2223

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517935557	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

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Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:**

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1, Asset-Backed Certificates, Series 2006-AC1 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1, Asset-Backed Certificates, Series 2006-AC1 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1, Asset-Backed Certificates, Series 2006-AC1 bk@stewartlegalgroup.com
Glenn R Reiser	on behalf of Debtor JOHN BAVARO greiser@shapiro-croland.com r.gr75895@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Michael Blaine	on behalf of Creditor TD Bank N.A. mikeblaine@gmail.com, mblaine@winston.com;mpolster@winston.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12